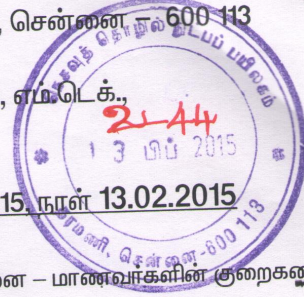


முதல்வர் அலுவலகம், நெசவுத் தொழில் நுட்பப் பயிலகம், சென்னை - 600 113

முன்னிலை திரு. இரா. இராஜமாணிக்கம், எம்.டெக்.,  
முதல்வர் (பொ.)

செயல்முறை ஆணை எண் : 244/அ3/2015, நாள் 13.02.2015



பொருள்: நெசவுத் தொழில் நுட்பப் பயிலகம், சென்னை - மாணவர்களின் குறைகளை  
கேட்டுநிவர்த்தி செய்தல் - தொடர்பாக

\*\*\*\*\*

இப்பயிலகத்தில் பயிலும், மாணவ / மாணவியர்களுக்கு ஏதேனும் குறை இருப்பின் அதைப்பற்றி விசாரித்து, உரிய தீர்வினை வழங்கிட கீழ்க் கண்ட பணியாளர்களைக் கொண்ட குழு அமைக்கப்படுகின்றது. இக்குழு மாணவர்களுக்கு ஏற்படும் குறைகள் (Grievance) பற்றி விசாரித்து உடனடி தீர்வு வழங்கிட ஆணையிடப்படுகிறது.

வ.எண்.	பெயர்	பதவி
1	குழுத் தலைவர் திரு. இரா.இராஜமாணிக்கம்	முதல்வர் (பொ)
2	முனைவர் து.பா.செ.அமராவதி	விரிவுரையாளர்
3	திரு ஏ.ஆர்.சரவணன்	விரிவுரையாளர் (மு.நி)
4	திரு. எம்.வி.சக்கரவர்த்தி	கண்காணிப்பாளர்

13/2/15  
முதல்வர் (பொ)

- நகல்: 1. முதல்வர் மேஜை  
2. முதலாமாண்டு, இரண்டாமாண்டு மற்றும் மூன்றாமாண்டு வகுப்பில் வாசிக்க  
3. அறிவிப்பு பலகை, 4. அ1 (ம) அ3 இருப்பு கோப்பு

circular





## UNITED INDIA INSURANCE COMPANY LIMITED

## RECEIPT

Issuing Office code/Address :	010909 / BO TIRUVANMIYUR PLOT NO. 112, 2ND FLOOR, THIRUVALLUVAR SALAI, THIRUVANMIYUR, CHENNAI600041	Receipt Number :	10101090918107940998
		Collection Date :	11/09/2018

Received with thanks from THE PRINCIPAL (INCHARGE) (Customer ID : 23053555992, Customer GST/UIN No :Not Available) a sum of Rs. 4165.00( Four thousand one hundred sixty-five rupees only) as per detail given hereunder:

SL No	Policy Number	Policy Type	Endt/Ren/Clm/Decln No	Particulars	Total Amount
1	0109094218P107645078	GroupPersonalAccident	0	Final Premium	3,529.00
2	0109094218P107645078	GroupPersonalAccident	0	CGST	318.00
3	0109094218P107645078	GroupPersonalAccident	0	SGST	318.00

**Total (Rounded Off) : 4,165.00**

**Stamp Duty : 0.00**

**Bank Charges : 0.00**

**Total Amount : 4,165.00**

CD Details				
SL No	CD Account Number	CD Account Holder ID	CD Account Holder Name	Tagged Amount
1	C100029703	AGD0128884	PALANIVEL M	4,165.00

Particulars :

GSTIN (UIC) : 33AAACU5552C1ZQ

for UNITED INDIA INSURANCE COMPANY LIMITED

Cashier Initial



Note:

1. Receipt valid subject to realisation of cheque
2. Please quote policy no., collection no., and date in all correspondences.

AUTHORISED SIGNATORY





**UNITED INDIA INSURANCE COMPANY LIMITED**

PLOT NO. 112, 2ND FLOOR, THIRUVALLUVAR SALAI, THIRUVANMIYUR, CHENNAI

CHENNAI - 600041 TAMIL NADU

PH: (44) 24419485 FAX: EMAIL:

*Students Safety*

**GROUP PERSONAL ACCIDENT POLICY**

**POLICY NO.:0109094218P107645078**

*6* →

**PERIOD OF INSURANCE**  
From 10:00 Hrs of 06/09/2018  
To Midnight of 05/09/2019

*Insured*

**M/s THE PRINCIPAL (INCHARGE)**

TEXTILE INSTITUTE OF TECHNOLOGY, TARAMANI, CHENNAI.

600113  
CHENNAI  
TAMIL NADU

Agent Name : PALANIVEL M  
Agent Code : AGD0128884  
Mobile/Landline Number/Email : 9962888195  
mpvel1@gmail.com



LET US JOIN THE FIGHT AGAINST CORRUPTION.  
PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>

For any Information, Service Requests, Claim intimation and Grievances please write to 010909@uiic.co.in

REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014  
Website: <http://www.uiic.co.in>

Printed By : PRI44308 @ 11/09/2018 4:04:49 PM





GROUP PERSONAL ACCIDENT POLICY SCHEDULE



Policy No.: 01090942180107645078  
 Name of the Insured: M/S THE PRINCIPAL (INCHARGE) / 230555592  
 Tel. (O): None Fax: None Email: Mobile:  
 Business/Occupation: From 10:00 Hours of 06/09/2018 To MIDNIGHT of 05/09/2019  
 Period of Insurance: Premium : Three thousand five hundred twenty-nine rupees only  
 Collateral: UIC 010909 : 100%

INSURED DETAILS:

Risk Category	No. of Person / Category	Covers	Premium	Loading / Discount	Calculated Amount
Risk Category 1	49	Table II DEATH PTD	3,185.00		
Total No of Person					49
Total Sum Insured for the Group					₹ 4900000

Special Conditions: AS GC CODE IS NOT ALLOWING TO UNDERWRITE WITH LESS THAN 100 NOS IN STUDENT SAFETY POLICY. WE HAVE ISSUED THIS POLICY WITHIN SAME TERMS & CONDITIONS, CLAUSES APPLICABLE TO STUDENT SAFETY POLICY UNDER PA POLICY\*

Net Premium: 3,529.00  
 GST (9%): 318.00  
 Stamp Duty: 318.00  
**Total: 4,165.00**  
 Receipt Number: 10101090918107940998  
 Receipt Date: 11/09/2018  
 Agency/Broker Code: AGDD128884  
 Dev. Officer Code :  
 Direct Business : OTHERS

Customer GST/UIN No.:	9971	Office GST No.:	33AAACU553C12Q
SAC Code:		Invoice No. & Date:	42181107645078 & 11/09/2018
Amount Subject to Reverse Charges-NIL			

**Anti Money Laundering Clause:** In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.  
 Date of Proposal and Declaration: 06/09/2018  
 WITNESS WHEREOF, the undersigned being duly authorized has hereunto set his/her hand at BO TIRUVANNIYUR on this 11 th day of September, 2018

For United India Insurance Co. Ltd.  
  
**CONSOLIDATED POLICY STAMP**  
 DUTY PAID BY OUR CHENNAI  
 REGIONAL OFFICE VIDE G.O.  
 S.O. (FC) No. 407 Dt. 23.8.2017  
<http://gcore.uic.in/Configurator/UnderwritingMasters/reports/firmPolicySchedule.as...> 11/09/2018

Authorized Signatory,  
 Underwritten by - PRL44308 ( BO UW CUM CASHIER )

If any Claim Occurred, Please report to  
**United India Insurance Co. Ltd.**  
 Regional Office, No. 134, Grams Road, Chennai-6.  
 For MOTOR - @ Motor OD Hub  
 Ph. No. 2829 1203, 2829 1204  
 Email : chemnaitroodhub@uic.co.in  
 For OTHERS - @ Non Motor Hub  
 Ph. No. 2829 1534, 2829 1535  
 Email : nmroch@uic.co.in



Sl. Employee No.	Name Of Insured	Occupation	Age	Sum Insured	Risk Category	Assignee Name	Assignee Relationship
1	ATHISHRAJ K	Student	18	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
2	ARUNACHALAM S	Student	18	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
3	ARUNKUMAR E	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
4	BHARANI P	Student	16	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
5	BHARATH S	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
6	DEYAKUMAR K	Student	16	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
7	DINESH D J	Student	15	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
8	DHARALAKSHMI M	Student	18	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
9	ELUMALAI P	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
10	GUNASELAN D	Student	18	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
11	GURUNATHAN K	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
12	ISWARIA P	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
13	JAYAPRIYA S	Student	18	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
14	JAYASRI J	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
15	KARTIKA D	Student	15	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
16	KEERTHANA M	Student	15	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
17	KAVITHA V	Student	18	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
18	LOKESH S	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
19	MANIKANDAN M	Student	18	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
20	MAHALAKSHMI P	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
21	MAHATHA M	Student	18	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
22	PACHAYANNAL G	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
23	PAVITHRA M	Student	15	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
24	PRASANTH A	Student	16	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
25	PONGAVANAM M	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others

Sl. Employee No.	Name Of Insured	Occupation	Age	Sum Insured	Risk Category	Assignee Name	Assignee Relationship
26	PORTHARAJASELVAN	Student	18	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
27	PUSHPARAJ S	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
28	RAGHU R	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
29	RAJA M	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
30	RAJESH R	Student	16	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
31	RATHNAKUMAR E	Student	15	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
32	RAJENTHIRAN B	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
33	RAJOPAL M	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
34	RUPANKUMAR P	Student	18	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
35	SUBISHAN R	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
36	SELVAKUMAR G	Student	18	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
37	SANTHOSKUMAR S	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
38	SELVAN M	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
39	SATHISH P	Student	16	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
40	SUSIKUMAR M	Student	18	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
41	SUGAVANESWAR G	Student	16	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
42	THANARAJASELVI S	Student	16	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
43	THIRUNAL S	Student	18	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
44	VEERAMANI S	Student	15	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
45	VINOOTH M	Student	15	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
46	PRAGALATHAN S	Student	18	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
47	NISHANTH A	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
48	CHENDRASEKAR R	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others
49	SELVA GANAPATHY	Student	17	100,000.00	RiskCategory	TEXTILE INSTITUTE OF TECHNOLOGY, TARABANI	Others







xiii.	b. Loss of metacarpals - third, fourth or fifth (additional) or any other permanent partial disablement	2	% as assessed by the Doctor
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7) If such injury shall be the sole and direct cause of temporary total disablement, then so long as the insured person shall be totally disabled from engaging in any employment or occupation of any description whatsoever a sum at the rate of one percent (1%) of the capital sum insured stated in the schedule hereto per week, but in any case not exceeding RS.5000/- per week or 25% of the monthly salary whichever is lowest in all under all PA policies covering such insured person.

Provided that the compensation payable under the foregoing sub-clauses (7) shall not be payable for more than 100 weeks in respect of any one injury calculated from the date of commencement of the disablement and in no case shall exceed the Capital sum insured applicable to such insured person.

9) In the event of Death of the insured person due to accident as defined in the policy outside his/his residence the company shall reimburse expenses in addition to the amount payable under sub clause(a) to (7) expenses incurred for transportation of insured persons dead body to the place of residence subject to a maximum of 2% of capital sum insured or Rs.2,500/- which ever is less.

**EXCEPTION**

**PROVIDED ALWAYS THAT**

The company shall not be liable under this policy, for:

1. Compensation under more than one of the foregoing sub-clauses in respect of the same period of disablement.
2. Any other payment to the same person after a claim under one of the sub-clauses (a), (b), (c) or (d) has been admitted and become payable.
3. Any payment in case of more than one claim in respect of such insured person under this Policy during any one period of insurance by which the maximum liability of the company in that period would exceed the sum payable under sub-clause (a) of the Policy to such insured person.
4. Payment of weekly compensation until the total amount shall have been ascertained and agreed.
5. Payment of compensation in respect of death, injury or disablement of insured person (a) from intentional self-injury, suicide or attempted suicide or from any other act of violence or from any other cause (b) from engaging in a season of Ballroom, while mounting into dismounting from or travelling in any other mode of transport (c) from any other directly or indirectly caused by venereal disease or insanity (e) arising or resulting from the insured committing any breach of the law with criminal intent.
6. Standard type of aircraft means any aircraft duly licensed to carry passengers, (for hire or otherwise) by appropriate authority, irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine.
7. Payment of compensation in respect of Death, Injury or disablement of the insured person due to arising out of or directly or indirectly connected with or traceable to war, invasion, act of foreign enemy, Hostilities (whether or not declared or not) Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or usurped Power, Seizure, Capture Arrests, Restraints and Detainment of all Kings, Princes and people of whatever nation, condition or quality so ever.
8. Payment of compensation in respect of Death of, or bodily injury or any disease or illness of the insured persons
  - a) directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radio activity from any artificial source or from any natural source of ionising radiation, except where the nuclear fuel or this exception combustion shall include any self sustaining process of nuclear fission.
  - b) directly or indirectly caused by or contributed to by or arising from nuclear weapon/ materials.

**CONDITION**

1. Upon the happening of any event, which may give rise to claim under this Policy, written notice with full particulars must be given to the company immediately, in case of death, written notice along of the death must, unless reasonable cause

is shown, be so given before interment, cremation and in any case, within one calendar month after the death, and in the event of loss of sight or amputation, written notice thereof must also be given within one calendar month of such loss of sight or amputation.

2. Satisfactory Proof to the Company shall be furnished of all matters upon which a claim is based. Any medical or other agent of the insured person shall be allowed to examine the Persons insured on behalf of the company and in the many from death to make a post-mortem examination of the body of the insured persons. Such evidence shall be furnished within the space of fourteen days after demand in writing and in a post-mortem examination in respect of loss of sight of the insured person (5) shall undergo at the insured's expense such operation or treatment as the company may reasonably deem desirable.

No sum payable under this policy shall carry interest.

3. The Company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulently procured by any fraudulent statement or device, whether by the insured or by any person on behalf of the insured persons.
4. The insured shall give immediate notice to the Company on any change of the insured persons, business or occupation.
5. The insured shall on tendering any premium for the renewal of this policy give notice in writing to the Company of any disease physical defect or defect of the last preceding premium.
6. Payment of the last preceding premium.
7. This policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to the Company on or before the date that expires on the day of the policy or of the subsequent renewal Premium is due. However be bound to give notice that such Renewal Premium is due.
8. The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured person. The insured shall be liable to pay a proportion of the last premium corresponding to known address period of insurance if no claim has been paid under the Policy. The insured may at any time cancel the policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.
9. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a 30 days of any party involving in writing by the parties to or if they cannot agree upon a single arbitrator, one arbitrator shall be appointed by each of the parties to the dispute/difference and the arbitrator to be appointed by two arbitrators, one arbitrator and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.
10. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of the policy.
11. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy, that the award by such arbitrator/arbitrators of the amount of the loss or damages shall be first obtained.
12. The insured shall throughout the period of insurance keep and maintain a proper record of register containing the names of all the insured persons, their relevant details as are normally kept in any institution/organisation. The insured shall also keep a record of all the insured persons as and when arising during the term of insurance and shall pay the additional premium as agreed. Unless expressly expressed otherwise, the insured shall be covered by the company all the insured persons covered within under this policy are free from any liability/defect which shall be the subject matter of liability under the policy.

**DEFINITIONS:**

1. **ACCIDENT:** - An accident is a sudden, unforeseen and involuntary event caused by external and visible and violent means "Acute condition" - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.
2. **Chronic condition** - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics -
  - i. it needs ongoing or long-term control or relief of symptoms
  - ii. it needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests -
  - iii. it requires your rehabilitation or for you to be specially trained to cope with it
  - iv. it continues indefinitely
  - v. it comes back or is likely to come back.

**CONGENITAL ANOMALY**

1. Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or function of any part of the body.

2. Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or function of any part of the body.

3. Which is not in the visible and accessible parts of the body.



- b. External Congenital Anomaly which is in the visible and accessible parts of the body.
- 3 CONDITION PRECEDENT**  
Condition precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
- 4 CONTRIBUTION**  
Contribution is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion.
- 5 DAY CARE CENTRE**  
Day Care centre means any institution established for day care treatment of illness and/or injuries or a medical set-up within a hospital and which has been registered with the local authorities under the relevant laws, rules and regulations, supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:  
a. Has a qualified nursing staff under its employment.  
b. Has a fully equipped operation room(s) in charge.  
c. Has a fully equipped operation room(s) in charge.  
d. Maintains daily records of patients and will make these accessible to the Insurance Company's authorized personnel.
- 6 DAY CARE TREATMENT** - Day Care treatment means the medical treatment and/or surgical procedure which is (i), undertaken under General or Local Anesthesia in a hospital/Day Care Centre in less than 24 hrs because of technological advancement and (ii) which would have otherwise required a hospitalisation of more than 24 hours. Treatment normally taken on an out-patient basis is not included in the scope of this definition.
- 7 DEDUCTIBLE**  
Deductible is a cost sharing requirement under a Personal Accident Insurance Policy that provides that the Insurer will not be liable to pay a specified sum amount in case of Indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the Insurer. A deductible does not reduce the sum insured.
- 8 HOSPITAL/NURSING HOME**  
A Hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical Establishments (Regulations) Act, 1985 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:  
- Has qualified nursing staff under its employment round the clock.  
- Has at least 10 in-patient beds in towns having a population of less than 10 lacs and at least 15 in-patient beds in all other places; medical practitioner(s) in charge round the clock;  
- Has a fully equipped Operation room(s) in charge where surgical procedures are carried out;  
- Maintains daily records of patients and staff employed in the hospital/ nursing home.  
The term Hospital / Nursing Home shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place.
- 9 HOSPITALISATION**  
Means admission in a Hospital/Nursing Home for a minimum period of 24 In-patient care consecutive hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.
- 10 INJURY**  
Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- 11 IN-PATIENT CARE**  
In-patient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
- 12 INTENSIVE CARE UNIT**  
The term "Intensive Care" unit means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated Medical Practitioner(s), and which is provided with continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities, and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
- 13 MEDICAL ADVICE**  
Medical Advice - Any consultation or advice from a Medical Practitioner including the issue of a any prescription or repeat prescription.
- 14 MEDICAL EXPENSES**  
Medical Expenses - Medical Expenses means those expenses that an Insured person has necessarily and actually incurred for medical treatment on account of illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or

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- factors in the same locality would have charged for the same medical treatment.
- 15 MEDICALLY NECESSARY**  
Medically Necessary Treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which  
a. Is required for the medical management of the illness or injury suffered by the insured;  
b. or exceeds the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;  
c. Must have been prescribed by a Medical Practitioner;  
d. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.
- 16 MEDICAL PRACTITIONER**  
A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State of India or Medical Council of India or Council for the Regulation of Medical Professions established by the Government of India or a State Government or the body entitled to practice medicine within its jurisdiction, and is acting within the scope and jurisdiction of licence.
- The term Medical Practitioner would include Physician, Specialist and Surgeon. (The Registered Practitioner should not be the insured or close family members such as parents, in-laws, spouse and children).
- 17 NOTIFICATION OF CLAIM**  
Notification of claim is the process of notifying a claim to the insurer or TPA by specifying the timelines as well as the address/telephone number to which it should be notified.
- 18 ROOM RENT**  
Room rent shall mean the amount charged by a hospital for the Occupancy of a bed on per day (24 hours) basis and shall include associated medical expenses.
- 19 SUBROGATION**  
Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.
- 20 SURGERY OR SURGICAL PROCEDURE**  
Surgery or surgical procedure means any manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a Medical Practitioner.
- Disclosure to Information Norm**  
The policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, misdescription, or non-disclosure of any material fact.

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